

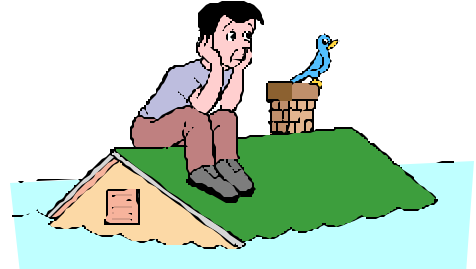
What should I do after a flood?

1

Contact your insurance agent right away. Have your policy or policy number handy at all times.

2

Give your agent phone numbers and addresses where you can be reached day or night.



3

When an adjuster contacts you, ask for identification. Do not permit an adjuster to inspect your property without proper I.D. Unscrupulous repair men often try to take advantage of people who have suffered storm losses.

4

Protect your property from further damage. Make whatever reasonable temporary repairs are needed, and keep a record of these repairs for possible reimbursement. *Especially:* Cover broken windows and holes in the roof or walls.

5

Remember: Flooding generally is not covered under homeowners' policies. Flood insurance is a separate policy, though it may be purchased through local agents.

6

If you do not have flood insurance, there are other possibilities for reimbursement. Check other policies for all opportunities for recovery.

Examples:

- Loss of food by spoilage due to electrical outages, or damage from power surges related to storms may be covered by your homeowners' policy.
- Damage to your motor vehicle may be covered under comprehensive coverage on your auto policy.
- Some falling tree damage may be covered under homeowners' policies as well.

7

Do not pay money, make any deposits for repairs, or sign any contracts for repairs until you have been instructed to do so by your adjuster and you have called the Better Business Bureau in your area to check on the people who are to do the work.



For insurance questions call the Insurance Hotline at 1-800-259-5300 or 225-342-5900, 8AM to 5PM.

This publication brought to you by the *Louisiana Department of Insurance*
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